



**Upper Cumberland Human Resource Agency  
Cookeville, TN**

<b>Project Title</b>	Saving for Us
<b>Contact Information</b>	Holly Montooth 3111 Williams Enterprise Drive Cookeville, TN 38506 (931) 528-1127
<b>AFI Grant Amount</b>	\$1,000,000
<b>Nonfederal Support</b>	\$1,000,000
<b>Project Period</b>	September 2003 – September 2008
<b>Highlights</b>	Upper Cumberland is offering 220 IDAs in homeownership, microenterprise and post-secondary education. The match rate is \$2 to \$1, up to \$4,000 in participant savings over a 36 month period. In addition to core training, participants have access to employment support, childcare, transportation, crisis management, structured planning exercises, mentoring, peer support, counseling, and credit repair.
<b>Target Population</b>	Fourteen counties in middle Tennessee: Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren, and White.
<b>Grantee/Collaborative Description</b>	Upper Cumberland Human Resource Agency is a Community Action Agency founded in 1971 to provide services in Southern Appalachia. Participant services under this project are provided through existing State-run One Stop Career Centers or agency county offices where low-income individuals are already being served. First Tennessee Bank waived account fees and is supporting financial education.